

Form csnodsc – ntcscslsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 19-16657-ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Lori K Valentine  
52 Indian Trail Road  
Cape May Court House, NJ 08210

Social Security No.:

xxx-xx-7120

Employer's Tax I.D. No.:

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NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.



An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: September 16, 2024

JAN: lgr

Jeanne Naughton  
Clerk

In re:  
Lori K Valentine  
Debtor

Case No. 19-16657-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Sep 16, 2024

User: admin  
Form ID: cscnodsc

Page 1 of 3  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2024:

Recip ID	Recipient Name and Address
db	+ Lori K Valentine, 52 Indian Trail Road, Cape May Court House, NJ 08210-2609
aty	+ Robert M Anderson, Escandon, Fernicola, Anderson, 301 Main Street, 2nd Floor, Suite 3, Allenhurst, NJ 07711-1017
cr	+ Wilmington Savings Fund Society FSB Owner Trustee, c/o Waldman and Kaplan PA, 174 Nassau Street, Ste. 313, Princeton, NJ 08542-7005
518188095	+ Bayview Loan Servicing, LLC., Kevin G. McDonald, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518158357	+ Cape May Courthouse, 643 Washington St, Cape May, NJ 08204-2324
518158361	+ Mattleman, Weinroth & Miller, PC, 401 Route 70 E, Ste 100, Cherry Hill, NJ 08034-2410

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	^ MEBN	Sep 16 2024 20:30:29	KML Law Group P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 16 2024 20:32:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 16 2024 20:32:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: ally@ebn.phinsolutions.com	Sep 16 2024 20:31:00	Ally Capital, serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
cr	^ MEBN	Sep 16 2024 20:30:49	SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo LLP, 1325 Franklin Ave. Suite 160, Garden City, NY 11530-1631
518291464	Email/Text: ally@ebn.phinsolutions.com	Sep 16 2024 20:31:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519277832	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 16 2024 20:45:51	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518158355	+ Email/Text: ally@ebn.phinsolutions.com	Sep 16 2024 20:31:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
518158356	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Sep 16 2024 20:31:00	Bayview Loan Servicing, 4425 Ponce de Leon Boulevard, 5th Floor, Miami, FL 33146-1837
518291714	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Sep 16 2024 20:31:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837
518309942	Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 16 2024 20:32:00	Department of the Treasury -, Internal Revenue Service, P.O. Box 7346, Philadelphia PA 19101-7346
518158358	+ Email/Text: bankruptcydepartment@tsico.com		

District/off: 0312-1

User: admin

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Date Rcvd: Sep 16, 2024

Form ID: cscnodsc

Total Noticed: 26

		Sep 16 2024 20:32:00	Eos Cca, Attn: Bankruptcy, 700 Longwater Dr, Norwell, MA 02061-1624
518158359	+ Email/Text: LMitchell@myfci.com		
		Sep 16 2024 20:32:00	FCI Lender Services, Inc., PO Box 27370, Anaheim, CA 92809-0112
519807953	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Sep 16 2024 20:44:56	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519807954	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Sep 16 2024 20:45:46	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518158362	Email/Text: paula.tilley@nrsagency.com		
		Sep 16 2024 20:31:00	Nationwide Recovery Service, Attn: Bankruptcy, Po Box 8005, Cleveland, TN 37320
519046224	^ MEBN		
		Sep 16 2024 20:30:18	U.S. Bank Trust National Association, as, Trustee of the Igloo Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501, U.S. Bank Trust National Association, as 95501-0305
519046223	^ MEBN		
		Sep 16 2024 20:30:17	U.S. Bank Trust National Association, as, Trustee of the Igloo Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
518158363	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com		
		Sep 16 2024 20:31:00	Verizon Wireless, 500 Technology Dr, Suite 500, Weldon Spring, MO 63304-2225
518257614	^ MEBN		
		Sep 16 2024 20:31:07	Wilmington Savings Fund Society, FSB, AMIP Management, LLC, 3020 Old Ranch Parkway, Suite 180, Seal Beach, CA 90740-2799

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
lm	*+	Bayview Loan Servicing, 4425 Ponce de Leon Blvd. 5th floor, Miami, FL 33146-1837
518158360	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
518414071	*	IRS, PO BOA 7346, PHILADELPHIA PA 19101-7346

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 18, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2024 at the address(es) listed below:

Name	Email Address
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District/off: 0312-1

User: admin

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Andrew B Finberg

on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail\_9022@mg.bkdocs.us

Andrew B Finberg

ecfmail@standingtrustee.com ecf.mail\_9022@mg.bkdocs.us

Andrew Thomas Archer

on behalf of Debtor Lori K Valentine aarcher@spillerarcherlaw.com  
bankruptcy@brennerlawoffice.com;mcdoherty\_187750@ecf.courtdrive.com

Denise E. Carlon

on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com

Farha Ahmed

on behalf of Creditor Wilmington Savings Fund Society FSB Owner Trustee of the Residential Credit Opportunities Trust V-B  
farha@dwaldmanlaw.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Jonathan C. Schwalb

on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee for the Igloo  
Series IV Trust bankruptcy@friedmanvartolo.com jschwalb@ecf.courtdrive.com

Kevin Gordon McDonald

on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com

Regina Cohen

on behalf of Creditor Ally Capital rcohen@lavin-law.com mmalone@lavin-law.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10